

July 18, 2022

Dear Members of the Pennsylvania Congressional Delegation:

The undersigned organizations are writing to urge you to take action to preserve the Affordable Care Act's (ACA) subsidies, known as advanced premium tax credits (APTC), which are set to expire at the end of this calendar year.

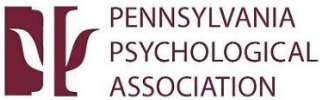
Over the past two years of the pandemic, millions of individuals and families relied on care covered by plans purchased through the ACA's marketplaces to stay healthy and address health challenges. Recognizing the critical role of these plans, Congress passed the American Rescue Plan Act (ARPA) of 2021, which included several provisions to make ACA plans more accessible and affordable. Among other things, the ARPA expanded access to APTCs by guaranteeing that no one will spend more than 8.5 percent of their income on health insurance premiums and making the credits more generous for lower income families.

The expansion of these subsidies led to a record high 14.5 million people signing up for health care coverage through federal and state exchanges during the most recent open enrollment period. In Pennsylvania, enrollment in the exchange increased from 331,825 people in 2020, to 374,776 people in 2022. The growth was due in large part to the American Rescue Plan's subsidy enhancements, which made coverage more affordable for most enrollees. Without these expanded subsidies, Pennsylvania could experience an approximate 12 percent decline in marketplace enrollment and an increase in the uninsured rate of approximately 7 percent from 2022 to 2023.

The ARPA-expanded subsidy eligibility is set to expire at the end of the current plan year (December 31, 2022), leaving consumers exposed to dramatic premium increases. The lowest income enrollees could see their premiums increase from less than \$1 per month to \$26 per month (2,500%), while the highest income enrollees could see their premiums increase from \$425 to \$577 (36%). Enrollees with income above 400 percent of the federal poverty level will no longer qualify for tax credits at all.

These increases could cause once affordable coverage to become unaffordable, forcing people to drop marketplace coverage and possibly become uninsured. Pennsylvanians—already struggling with rising inflation forcing them to pay more at the grocery store and gas pump—should not face the added burdens of increased health insurance costs.

We ask you to make these expanded tax credits permanent to ensure a stable health care market that provides access to high-quality and affordable coverage for all Pennsylvanians.



[The Urban Health Care Coalition of Pennsylvania](#)

Members of the Pennsylvania Congressional Delegation
July 18, 2022
Page 2

Thank you for your prompt consideration of this critical policy. Please reach out to any of our organizations if we can be of assistance.

Sincerely,

Healthcare Council of Western Pennsylvania

Health Federation of Philadelphia

LeadingAge PA

National Association of Social Workers, Pennsylvania Chapter

Pennsylvania Association of Certified Professional Midwives

Pennsylvania Association of Community Health Centers

Pennsylvania Chapter of the American Academy of Pediatrics

Pennsylvania Chapter of the American College of Physicians

Pennsylvania Coalition for Oral Health

Pennsylvania Coalition of Nurse Practitioners

Pennsylvania College of Emergency Physicians

Pennsylvania Chiropractic Association

Pennsylvania Dental Association

Pennsylvania Homecare Association

Pennsylvania Psychological Association

Pennsylvania Rural Health Association

Pennsylvania Society of Health-System Pharmacists

Pennsylvania State Nurses Association

Rehabilitation & Community Providers Association

The Hospital and Healthsystem Association of Pennsylvania

The Urban Health Care Coalition of Pennsylvania